

# ARMY WELL-BEING

*Serving: Active Duty, Guard, Reserve, Civilians, Retirees, Veterans, and Families*

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## Returning troops get counseling, reunion training

By Joe Burlas  
*Army News Service*

Soldiers and Department of the Army civilian employees returning from Iraq will receive a lot of help in transitioning from the stress of combat operations to normal garrison life under a new Army plan.

Brig. Gen. Steven Schook, director of G1's Human Resources Policy Directorate, announced the implementation of the Deployment Cycle Support Contingency Plan in mid May.

"America provides to the Army its most precious thing – its people – and we, as an institution, are going to do all we can to ensure that we bring our people back from doing America's duty and get them ready to be fully reintegrated back into American society," Schook said.

The plan calls for returning soldiers and civilians to remain with their unit or organization through mandatory medical and mental health screenings, as well as reunion training designed to ease soldiers' reintegration into family relationships before getting on a homeward-bound plane. Unit leaders will also use a new "tip card" to screen their soldiers for any personal problems – suicidal thoughts, financial troubles or possible causes of strained family relationships.

"They may find if they've been gone six months to a year that their wife may have exerted a greater role in running the household," Schook said. "The kids have adjusted to the wife's new role in that household. So as they come back, they are going to find a different set of conditions in that home."

Family Readiness Groups will



Master Sgt. Steve Miller, *The Monitor*, Fort Bliss, Texas  
**Chief Warrant Officer Chris Wehmeier of the 32nd Army Air and Missile Defense Command embraces his wife [REDACTED] and son [REDACTED] May 26 upon his return from Southwest Asia. At left is his daughter [REDACTED]**

also be able to offer family members reunion training, and assistance in identifying issues in their family that might cause friction when the soldier returns.

The screenings and reunion training, overseas and at home, will allow leaders to manage potential friction points for returning soldiers before they become serious problems, Schook said.

Another feature of the plan formally hands off identified soldiers' issues from leaders overseas to an official or agency at home station to follow up and resolve as needed, Schook said.

The Army hasn't always done a good job of following through on issues identified during deployments – often leaving it up to individual soldiers to follow through once they got home, he said. Now, a soldier with a known financial issue, for example, will have an

appointment with an Army Community Service financial counselor waiting for him upon return instead of maybe or maybe not making an appointment himself. That soldier will now have to see the counselor prior to taking any leave.

Once home, soldiers remain on duty with their units for up to 10 days – spending half of each day undergoing more integration training and evaluations – with the remaining half day free to spend with family or to take care of personal business. Once all members of the returning unit complete the plan's mandatory tasks, the soldiers are free to take "block leave," usually lasting two weeks.

In the past, soldiers returning from lengthy overseas deployments generally conducted an inventory of equipment, given a safety briefing and then were re-

leased on block leave. In some cases, commanders requested and got chaplains, family advocacy counselors and other specialists to brief soldiers prior to releasing them, if those services were available.

Because the plan calls for many previously optional services to be mandatory and to avoid overloading home station staffs, the Army is prepared to augment those staffs "to focus forces at the time and place of our choosing" with specialists from other places in the Army, Schook said.

Schook acknowledged last summer's string of five murders involving Fort Bragg, N.C., soldiers associated with deployment operations in Afghanistan played a role in developing the DCS contingency plan. However, it was not the only, or even primary, factor considered in developing the plan. It was simply the right thing to do in an Army that has changed significantly since the Gulf War, Schook said.

One of those changes has been heavier reliance on the reserve component in current operations, at home and abroad. Another change has been the shift of a primarily unmarried force to a force where more than 50 percent are married. And, an operational tempo with an increased need for deployments has also played a role, Schook said.

The plan doesn't stop with the returning troops being sent home on leave.

Returning soldiers, civilians and their family members will have access to a toll-free information line for a year after returning.

The information line will offer directions on where to get all

**See DCS on page 2**



# To SERVE



## Army lifts OIF 'stop movement' order

With the victory in Iraq, the Army is lifting its "stop movement" order issued earlier this year enabling them to report to their next assignment.

Between December and February, the Army executed active-component unit stop move and Stop Loss to stabilize forces preparing for Operation Iraqi Freedom, U.S. Total Army Personnel Command officials said.

Allowing soldiers to change duty stations will support the readiness of forces in Korea, Army Transformation, the Stryker Brigade Combat Teams, the Longbow Apache helicopter units and Unmanned Aerial Vehicles program, officials said. This will also allow soldiers to move to drill sergeant and other instructor positions, become recruiters, and serve in joint assignments.

For most soldiers redeploying home from Iraq and other OIF countries, PERSCOM's goal is to provide a 90-day stabilization period before changing assignments, personnel officials said. Soldiers may voluntarily waive the 90-day stabilization period, if they want.

PERSCOM will continue to phase deferments and adjust report dates as necessary to support on-going OIF operations, officials said.

"Stop move" for officers will be lifted in phases, officials said. In February, PERSCOM deferred all officers in OIF units with report dates of March 1 to May 31.

Officers with old report dates in June and July will now have a new report date of Aug. 31. PERSCOM will make a determination later this summer on whether to defer the move of officers with original report dates in August.

The intent of the phased approach is to limit officer personnel turbulence, while at the same time preserve planned assignments and minimize disruptions to officer professional development timelines, officials said. They said they will try to support a 14-day overlap between incoming officers and incumbents in the OIF area of operations.

Soldiers scheduled to attend schools will usually not have their report dates deferred, officials

said, unless the school adjusts its scheduled class dates.

Report dates will not be automatically adjusted for officers selected for command or for assignments in Central Command, Korea, Special Operations Com-

mand, Northern Command, and special management units, PERSCOM officials said.

More details on lifting "stop move" can be found in a MILPER message at <https://perscomnd04.army.mil/milpermsgs.nsf>.

### Army partially lifts Stop Loss

The Army has lifted "Stop Loss" for active-component units and for soldiers in about half of the specialties that had been required to stay on active duty since the Stop Loss was initiated Nov. 30, 2001.

Assistant Secretary of the Army for Manpower and Reserve Affairs Reginald J. Brown approved the partial lifting of Stop Loss May 27.

This lifting of Stop Loss will allow about 16,000 active-component, 4,900 Army Reserve and 675 National Guard soldiers to leave active duty, if they want, between now and October, personnel officials said.

These soldiers, as they begin

their transition from the Army, will be provided time to complete transition and career counseling, along with demobilization activities, officials said. They said the Army's Stop Loss exit strategy will normally allow 180 days to transition soldiers returning from Operation Iraqi Freedom.

Reserve-component Unit Stop Loss, which affects Reserve soldiers assigned to alerted or mobilized RC units, remains in effect.

For more information, see the complete Army news release on the Internet at [www.dtic.mil/armylink/news/May2003/r20030529r-03-033.html](http://www.dtic.mil/armylink/news/May2003/r20030529r-03-033.html).

— Army News Service

### DCS

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types of services in the local community, mental health screening on the phone, as well as provide information on how to receive up to six free face-to-face mental health visits with a professional outside the chain of command. This is of particular importance to the reserve component where units may be in armories hundreds of miles from an active-duty installation and do not have access to ACS or the

military health-care system, Schook said.

It also allows a significant amount of privacy for soldiers or civilians who are concerned that seeking mental health assistance may impact their careers. The exception to privacy includes anything required by law to be reported, such as the commission of a crime.

The toll-free information line number was to be established by mid June. When it is established, the number and information concerning the line will be available on the Army Family

Liaison Office Web site — [www.aflo.org](http://www.aflo.org).

For Lt. Col. Glen Bloomstrom, a family ministry chaplain with the Office of the Chief of Chaplains, the DCS plan isn't a cure-all, but rather a process to better assist soldiers and civilians as they return.

"The purpose is to leverage lessons learned [from past operations]," Bloomstrom said. "It's to allow systems already in place time to work. It is to allow commanders to catch issues before they become fixed over time and focus resources as needed."

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# To Live



## Special compensation starting for certain disabled military retirees

By Laura Paul  
Army News Service

Certain disabled military retirees may be eligible for Combat-Related Special Compensation.

The CRSC was enacted by Congress as part of the Fiscal Year 2003 Defense Authorization Act.

To be eligible, a military retiree must have at least 20 years of active duty or a combination of 7,200 active-duty and reserve points. The retiree must also have either a disability rating of 10 percent or higher, associated with award of a Purple Heart; or a disability rating of 60 percent or higher for other illnesses or injuries attributed to combat, combat-oriented training, or hazardous duty.

This benefit is not automatic. Retirees who believe they are eligible must apply for CRSC.

CRSC payments will equal the amount of VA compensation received for Purple Heart-related disabilities or combat-related disabilities minus dependant compensation. CRSC is separate from "Severely Disabled Special Compensation," a special compensation program enacted years ago.

Eligible retirees cannot receive both benefits;

they must choose either CRSC or SDSC, officials said.

When an Army retiree applies for CRSC, an Army team will review the application to determine which disabilities, if any, are combat-related, personnel officials said.

Retirees will be informed of the outcome of the review, officials said. If denied, the retiree may reapply later, or appeal the decision.

Applicants must use DD Form 2860 to apply. The application form and instructions are available on the Internet at [www.dmdc.osd.mil/crsc](http://www.dmdc.osd.mil/crsc). Retired soldiers can also submit through Army installation Retirement Services officers.

Army retirees with questions about the form, or benefit, can call 1-866-281-3254 to leave a message for the office that is reviewing the applications.

More information on the program can be found in the complete Army News Service story at [www.dtic.mil/armylink/news/May2003/a20030529disability.html](http://www.dtic.mil/armylink/news/May2003/a20030529disability.html).

**Editor's note:** Paul is with the Army's Retirement Services office.

## VA committed to helping sexual trauma victims

Veterans who suffered personal assault or sexual trauma while on active duty, including service at a military academy, may be eligible to receive VA disability compensation, counseling and other benefits from the Department of Veterans Affairs.

"Sexual trauma can cause serious physical and mental problems for its victims," said Secretary of Veterans Affairs Anthony J. Principi. "I want these veterans, both women and men, to know that VA is here to give them compassionate, professional care to help them cope with the aftermath of sexual trauma. VA is committed to helping victims of sexual trauma regain their health and self-esteem so they can enjoy the quality of life they deserve."

VA has specially trained professionals to coordinate care and counseling for sexual trauma victims. These healthcare professionals are sensitive to the physical and psychological effects of sexual trauma or personal assault.

Veterans can obtain information about disability compensation and VA pensions by calling 1-800-827-1000, or from the VA's Web site at [www.va.gov](http://www.va.gov).

Information on the U.S. Army Victim/Witness Assistance Program is available on the Army Family Liaison Office Web site at [www.aflo.org](http://www.aflo.org).

— Department of Veterans Affairs

## TRICARE complying with stricter rules on healthcare information

TRICARE, like all other healthcare providers nationwide, is working under stricter rules when it comes to protecting patients' rights and the privacy of their health information.

Patients who have complaints about their privacy being com-

promised should contact the military treatment facility privacy officers or the TRICARE privacy officer.

They can also go directly to the Department of Health and Human Services' Office of Civil Rights Web site at [www.hhs.gov/ocr/hipaa/](http://www.hhs.gov/ocr/hipaa/).

[www.ocr/hipaa/](http://www.ocr/hipaa/).

For more information, see the AFPS story on the Internet at [www.defenselink.mil/news/Apr2003/n04252003\\_200304252.html](http://www.defenselink.mil/news/Apr2003/n04252003_200304252.html).

— American Forces Press Service

## DoD enhances post-deployment health assessments

The Department of Defense announced in late April that it plans to enhance the post-deployment health assessment process.

One improvement is a more comprehensive examination to assist military medical personnel in evaluating returning servicemembers' health.

The new form is an enhanced version of the previous tool, designed to gather more information from deployed servicemembers about events that occurred during a deployment.

Health assessments will be conducted face-to-face with trained healthcare providers and will include discussion and documentation of specific items. In addition to the health assessment, blood samples will be taken within 30 days of leaving the theater. The blood samples will be forwarded to the DoD Serum Repository for archival purposes.

"The Department of Defense's Force Health Protection program is constantly evolving based on advancements in medical practice, new technology and lessons learned from deployments," said William Winkenwerder, assistant secretary of defense for health affairs. "The physical and mental health of our servicemembers is essential to overall force readiness."

Commanders are responsible for complete redeployment processing of their personnel, and are encouraged to ensure returning servicemembers visit healthcare providers to address all deployment-related health concerns.

More information regarding the DoD Force Health Protection program can be found at [www.ha.osd.mil/fhpr/](http://www.ha.osd.mil/fhpr/).

— American Forces Information Service





# To CONNECT



## Scholarship fund established for surviving spouses, children of soldiers killed in Operation Iraqi Freedom

Sgt. 1st Class Doug Sample  
*American Forces Press Service*

Joint Chiefs of Staff chairman Air Force Gen. Richard Myers and his wife, Mary Jo, expressed gratitude in early May for a \$1 million corporate donation for scholarships for spouses and children of U.S. and coalition personnel killed during Operation Iraqi Freedom.

"The families of these great patriots face many challenges and now due to such generosity, I think they're going to have a little easier time securing an education for their children," Myers said. "... This scholarship fund is a great way to show our support for this family and the hundreds of others just like them."

Mrs. Myers said that just as servicemembers endure tremendous hardship and sacrifices serving their country, so do their families.

"Those who kissed their loved ones goodbye, not knowing where they are going, where they might be, or when they might be returning, they also serve," she said. "Those who wipe a tear from a frightened child or kiss a knee, they also serve. Those who fly the flag and tell their child that their mother or father is away serving so that our world is a safer place, they also serve."

She said it is important for military families to know that they are never alone, that "the military family is there to support them." The scholarship fund shows that military families

also have the support of a whole nation, and "that America feels their loss and reaches out [with] a hand of caring and compassion."

The donation by Anheuser-Busch Companies, to be distributed through the Intrepid Museum Foundation, will be called the "Intrepid/Anheuser-Busch Fallen Heroes Fund."

"Every dollar that has been donated for scholarships will go towards scholarships," said Arnold Fisher, museum foundation chairman. "There will be no administrative costs, and that's important."

Over the years, the museum foundation has provided more than \$15 million to families of military personnel killed in the line of duty.

Patrick Stokes, Anheuser-Busch president and chief executive officer, said, "We know that war is never without cost," referring to the more than 170 U.S. and coalition forces killed during Iraqi Freedom.

"They leave behind mothers and fathers, wives and husbands, sons and daughters who must struggle to rebuild their lives as they mourn the loss of a loved one," he said. "Our debt to them is immeasurable."



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## APA offers materials to ease soldier-family homecomings

The American Psychological Association announced in April that it is offering online materials to help those returning from military service as well as their families.

"Homecoming often is idealized as a time when family disruptions that arose during the war will be resolved," said Russ Newman, Ph.D., J.D., executive director for professional practice at the APA. "The truth is that often homecoming is the start of a whole new set of challenges because of the adjustments the family had to make during the war."

The online brochure, "Homecoming: Resilience After Wartime," points out that even when the war is over, stress and uncertainty can require the skills of resilience both from those coming home, and from those who stayed home.

The brochure offers tips that include breaking problems down into

manageable chunks, keeping problems in perspective, and relying on strategies used during previous times of stress or trauma. It also includes a warning symptom checklist to help people recognize when stress is not being properly managed.

These homecoming and war materials are an outgrowth of APA's Road to Resilience campaign that was launched in response to the Sept. 11, 2001 terrorist attacks.

The APA's materials relating to the war include the homecoming brochure, as well as print and online versions of "Resilience In A Time of War" brochures aimed at consumers; parents and teachers of children of all ages.

The materials are available for download at <http://helping.apa.org/resilience/homecoming.html>.

— *American Psychological Association*



Sieg Heppner, *Herald-Post*, Heidelberg, Germany

### *Tomorrow's soldiers*

A few military children show off the latest in military fashion during a children's fashion show, entitled "We are the World," in April at the Mannheim Main Exchange.



# To GROW



## Corporate partnership aims to increase spouse jobs

By Victoria Palmer  
Army News Service

Expanding employment opportunities for Army spouses while fulfilling corporate America's demand for skilled workers was the topic of the Army Spouse Employment Partnership Program working session in Arlington, Va., in mid May.

"Army spouses have values extremely important to the private sector," said John McLaurin III, deputy assistant secretary of the Army for Human Resources. "They know teamwork, they're flexible, they're dedicated and they know how to get things done."

Attendees met in five work groups: critical success indicators, pilot program development, best practices, strategic communications and Web site development. The groups, each consisting of several corporate partners, will continue to develop the program over the next several months.

## Grants, internships grouped on new government Web site

By Staff Sgt. Marcia Triggs  
Army News Service

Information on more than \$570 million in internships, scholarships and grants can be found at a federal government Web site, thanks to an Army major.

Maj. Barry Williams, currently serving as a White House Fellow, created the "e-scholar" site to give people a wealth of information without having to spin their wheels with numerous search engines.

"This Web site is for America — students, parents, career professionals and those with disabilities," Williams said. "From age 16 on up, from all walks of life, we want to give people a taste of what

"We're hoping to kick off the program with signed statements of commitment by corporate partners in October," said Nancy Whitsett, U.S. Army Community and Family Support Center's spouse employment partnership program manager. The program will then be implemented at pilot sites before going Armywide.

"This is a phenomenal process, a great project," said Delores Johnson, CFSC family programs director. "This is going to create jobs for spouses and give the corporate community access to a very talented, very diverse labor pool."

The National Defense Authorization Act of 2002 directed DoD to examine existing spouse employment programs to improve servicemember retention by increasing spouse employability.

"Spouses would like to maintain some career stability as they move in support of following their military spouse's career," said Donna Morris, Fort Hood, Texas, Employment Readiness Program

manager, and a military family member. "This Spouse Employment initiative is definitely going to assist with that."

Ron Nicholl, program manager for Sprint Corporation, said working with the Army is part of Sprint's employee recruiting strategy.

Johnson said she believes the program can be implemented in the quick time frame that the cor-

porate partners are seeking. "Their enthusiasm is unbridled. I love it. It is the most exciting project we've been involved with in a very long time," she said.

Additional information on the Employment Readiness Program is available at [www.armymwr.com](http://www.armymwr.com).

**Editor's note:** Palmer is a member of CFSC Public Affairs Office.

## DoD campaign to improve financial readiness

Sgt. 1st Class Doug Sample  
American Forces Press Service

The Defense Department has begun an education and awareness campaign to help servicemembers deal with personal financial problems.

This comes after studies by DoD and private researchers show that personal money woes have become a growing problem impacting military readiness.

"Basically, our objective is to reduce the stress that people feel as a result of financial problems," said Col. Marcus Beauregard, director for morale, welfare and recreation policy for DoD, "and to do that through awareness, do that by helping them get out of debt, start saving and to prevent them from being preyed upon by predatory practices."

"Our vision for the program is to create a culture where people feel comfortable talking about their financial well-being and ... feel comfortable about getting help if they need that help," Beauregard noted. "The vision is to make people value the importance of personal financial well-being and financial ability."

The Financial Readiness Campaign is a result of a study presented to Congress May 31, entitled the "Report on Personal and Family Financial Management Programs," which indicated that financial problems by military personnel and their families have

an impact on readiness and productivity.

DoD's report indicated E-1s through E-6s have the most difficult time making ends meet. It attributes lower-enlisted servicemembers' trouble in paying their bills to poor financial education and spending habits rather than from their level of income. The report said that low levels of savings and poor use of credit are common and create long-term personal financial management problems.

"The biggest problem military personnel make is that they are living beyond their income," he said. "It doesn't happen all at once, it happens incrementally."

Additionally, the report said that a "disproportionately low number" of lower enlisted have savings for emergencies and large purchases in the future.

The Army reported that 55.8 percent of enlisted soldiers have less than two weeks emergency savings.

"If you talk to any financial educator, they'll say that the No. 1 thing that people need to do is to just have a very simple plan that they can live by," he said. "And that's just a way of making sure that they put a little bit aside, some people call it paying yourself first."

For more information, contact your local Army Community Service Financial Readiness Program manager.



Studentjobs.gov

the federal government has to offer."

E-scholar, which can be found at [www.studentjobs.gov/e-scholar.htm](http://www.studentjobs.gov/e-scholar.htm), went online in late March and gets about 12,000 hits a day. Individuals can search for grants, internships, jobs and volunteer service by indicating what type of positions they're looking for, salary expectations and geographic preferences.

Other tools located at the site include "Create a Profile" and "Create a Résumé." By entering a profile, individuals can be notified if what they are looking for is posted at a future date, and send their résumés out electronically.

"We're also asking for input from our users to help us make the site better," Williams said.



# CONSTITUENT ROUNDUP

## Active Duty

Currently, about 150,000 National Guard and reserve soldiers have been activated and more than 300,000 servicemembers are deployed in the U.S. Central Command Area of Operations, Sgt. Maj. of the Army Jack L. Tilley said during "Sergeant's Time" on Soldiers Radio – [www.soldiersradio.com](http://www.soldiersradio.com) – in late April.

"These are tough times ... this is war and it's not easy, and it's going to be a little tough for all of us for a while," he said. "But again, we're a family. We'll pull together and help each other."

For those soldiers coming home to their spouses and children, Tilley emphasizes compassion.

"There's a lot of things we do about telling people how to move back into the home and be very compassionate," Tilley said. "Because you go to war and then you come back ... sometimes you think 'hey I'm the one doing everything.' [But] be smart about this. Realize that taking care of a couple of small children, a spouse all by herself, doing all those things that normally takes two to do, certainly adds a lot of stress."

In these cases Tilley said, "I tell people to make sure they talk a lot. Take some free time. Do some things with your family."

– *Army News Service*

## National Guard

Several members of the National Guard, and their families, are eligible for TRICARE benefits. Those eligible include Guardsmen called to active duty, as well as some who were recently deactivated. Additionally, some family members of National Guard soldiers are also eligible.

Persons who use TRICARE Standard or Extra pay annual deductibles for outpatient care of \$150 for one person, and \$300 for a family (for active-duty soldiers in grades E-4 and below, the amounts are \$50 for one person, and \$100 for a family).

Families of National Guard and reserve called to active duty for 179 days, or more, may enroll in TRICARE Prime, or may be eligible for TRICARE Prime Remote. But enrollment forms must be completed, and military medical facilities and/or TRICARE Prime network providers must be used.

More information about TRICARE is available by writing to the TRICARE Management Activity, 16401 E. Centretch Parkway, Aurora, CO 80011-9043, or from the TRICARE Web site [www.tricare.osd.mil](http://www.tricare.osd.mil).

– *Army National Guard*

## Army Reserve

The waiving of the annual deductible for the Civilian Health and Medical Program was continued for Army Reserve and National Guard soldiers deployed in support of Operation Joint Guard for more than 31 days. Additionally, in those areas where TRICARE is in full operation, reserve component soldiers called to active duty for 179 days, or more, will continue to have the option of enrolling their families in TRICARE Prime.

This began as a pilot program when Operation Joint Endeavor began – to take better care of reserve families.

The Defense Enrollment and Eligibility Reporting System, which is used by CHAMPUS to determine eligibility for benefits, will be updated with information on which reservists have been activated. Should reservists, or their family members, need to have CHAMPUS claims processed before DEERS has been updated, they should call the DEERS Support Office at 1-800-538-9552.

– *Office of the Chief, Army Reserve*

## Civilian Employees

The Federal Flexible Benefits Plan, or "FedFlex," has experienced another delay. The Office of Personnel Management announced in mid May that the program administrator, SHPS, cannot take enrollments at this time.

OPM has halted enrollments while they review agency options regarding administrative fees in response to anticipated Congressional action.

Additionally, OPM has asked that employees continue to be encouraged to visit the FSA Web site at [www.fsafeds.com](http://www.fsafeds.com), or call the toll-free number 1-877-372-3337 to speak with a SHPS benefits counselor. The TDD number is 1-800-952-0450.

– *Office of Personnel Management*

## Retirees

The Army Chief of Staff's Retiree Council closed its 43rd meeting with a report to the CSA citing healthcare and communication as retirees' two primary concerns.

The council urged the CSA to support: concurrent receipt of military retired pay and disability compensation; elimination of the reduction to the Survivor Benefit Plan annuity at age 62 to the maximum extent allowed by law, and acceleration of the start date of the paid-up provision of the plan; a study group to review retirement benefits for the National Guard and reserve; and to continue full-funding of TRICARE for Life.

Additionally, the council's suggestions con-

cerning TRICARE included raising reimbursement levels; eliminating Prime co-payments for retirees and family members under 65; extending Prime and retiree dental insurance to retirees outside the continental U.S.; expanding information campaigns; waiving late enrollment fees for Medicare Part B; and improving the relationship between DoD and VA healthcare departments.

Communication goals of the council include quarterly funding of *Army Echoes*, the Army's bulletin for retirees, and using a variety of media to educate active duty soldiers and families about retirement.

The council co-chairmen will continue to meet periodically with the CSA during the year to discuss the progress that has been made on these issues.

– *Army Retirement Services*

## Veterans

Veterans insured by the Hartford Life Insurance Company or the USAA Life Insurance Company may be eligible for a refund of their VA co-payments.

In a recent settlement with the Department of Veterans Affairs and a coalition of insurance industry groups, Hartford and USAA paid VA approximately \$11.1 million. The settlement involves payments for care provided by VA to insured veterans with Medicare or TRICARE supplemental coverage from Jan. 1, 1995 through Dec. 31, 2001.

Veterans insured by Hartford or USAA who paid co-payments for VA medical care they received, during the stated time period, may ask VA for a refund of their co-payments. Requests must be postmarked by April 1, 2004.

Veterans who believe they may be eligible for a refund may obtain a claims application form by calling toll-free 1-866-258-2772, between 8 a.m. and 8 p.m., EST, Monday through Friday. They also may download the application from the VA Web site at [www.va.gov/hottopic/](http://www.va.gov/hottopic/).

– *Department of Veterans Affairs*

## Army Families

The Army Family Liaison Office Web site – [www.aflo.org](http://www.aflo.org) – offers a wide range of resources for Army families, as well as members of the Army Well-Being constituent groups including: news; deployment resources; a "SmartBook" chock full of information; as well as two publications – *FLO Notes* and *Army Well-Being*.

Registered users of the Web site can elect to subscribe to an electronic version of ALFO's publications.

– *Army Family Liaison Office*